

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERRI L. AYERS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-22100

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/18/2017 and confirmed on 7/24/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,693.00
Less Refunds to Debtor	3,595.59	
TOTAL AMOUNT OF PLAN FUND		98,097.41

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,600.00	
Trustee Fee	4,533.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,133.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 0558	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4269	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: 5757	0.00	63,013.13	0.00	63,013.13
	WELLS FARGO BANK NA Acct: 5757	4,499.01	4,499.01	0.00	4,499.01
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4269	0.00	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTHORI Acct: R108	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 0782	3,425.13	3,425.13	91.67	3,516.80
					71,028.94

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	TERRI L. AYERS Acct:	0.00	0.00	0.00	0.00
	IMANI CHRISTIAN ACADEMY Acct:	788.50	788.50	0.00	0.00
	TERRI L. AYERS Acct:	2,807.09	2,807.09	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3/22	1,200.00	1,200.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 4253	7,980.81	7,980.81	0.00	7,980.81
	PA DEPARTMENT OF REVENUE* Acct: 4253	1,721.66	1,721.66	0.00	1,721.66

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					9,702.47
Unsecured					
	ACCOUNT RECOVERY SERVICES Acct: 4282	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION/MOHEL Acct: 4253	29,921.67	4,527.15	0.00	4,527.15
	DITRONICS FINANCIAL SERVICES Acct: 8642	675.00	102.13	0.00	102.13
	DUQUESNE LIGHT COMPANY* Acct: 4253	546.86	82.74	0.00	82.74
	CITIBANK NA** Acct: 0415	238.00	36.01	0.00	36.01
	DEPARTMENT STORES NATIONAL BANK Acct: 4560	1,122.65	169.86	0.00	169.86
	DEPARTMENT STORES NATIONAL BANK Acct: 3844	1,264.90	191.38	0.00	191.38
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 0742	6,897.83	1,043.64	0.00	1,043.64
	PNC BANK NA Acct: 7347	7,177.99	1,086.03	0.00	1,086.03
	CITIBANK NA** Acct: 7061	5,468.14	827.33	0.00	827.33
	SYNCHRONY BANK Acct: 4591	0.00	0.00	0.00	0.00
	UPMC HEALTH SERVICES Acct: 1545	0.00	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	368.48	55.75	0.00	55.75
	PA DEPARTMENT OF REVENUE* Acct: 4253	85.80	12.98	0.00	12.98
	INTERNAL REVENUE SERVICE* Acct: 4253	79.52	12.03	0.00	12.03
	PEOPLES NATURAL GAS CO LLC* Acct: 5047	377.61	57.13	0.00	57.13
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	184.15	27.86	0.00	27.86
	SYNCHRONY BANK Acct: 2459	0.00	0.00	0.00	0.00
	BERNSTEIN BURKLEY PC Acct:	0.00	0.00	0.00	0.00
	KEVIN S FRANKEL ESQ Acct:	0.00	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	JILL MANUEL-COUGHILIN ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: 5757	0.00	0.00	0.00	0.00
					8,232.02
TOTAL PAID TO CREDITORS					88,963.43

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TOTAL CLAIMED	
PRIORITY	9,702.47
SECURED	7,924.14
UNSECURED	54,408.60

Date: 06/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TERRI L. AYERS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22100

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Terri L. Ayers
Debtor

Case No. 17-22100-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 27, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID	Recipient Name and Address
db	+ Terri L. Ayers, 6259 Leechburg Road, Verona, PA 15147-3511
14520909	+ Account Recovery Services, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520911	Ditronics Financial Services, c/o Account Recovery Service, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520923	Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219
14641293	+ Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14520927	+ Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2022 23:50:52	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2022 23:51:03	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpwsa@grblaw.com	Jun 27 2022 23:48:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 28 2022 12:45:59	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14707841	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2022 23:48:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14520916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2022 00:01:48	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14520917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2022 00:01:43	Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
14707470	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2022 23:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14520912	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 27 2022 23:49:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14711039	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 27 2022 23:49:54	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14520913	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2022 23:51:12	Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14520914	Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0315-2

User: auto

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		Jun 27 2022 23:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14698131	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2022 23:51:11	JPMorgan Chase Bank, N.A., Chase Records Center., ATTN: Correspondence Mail., Mail Code LA4-5555, 700 Kansas Lane., Monroe, LA 71203
14520910	Email/Text: EBN@Mohela.com	Jun 27 2022 23:48:00	Department of Education, MOHELA, PO Box 105347, Atlanta, GA 30348-5347
14631604	Email/Text: EBN@Mohela.com	Jun 27 2022 23:48:00	US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005
14648317	Email/PDF: cbp@onemainfinancial.com	Jun 27 2022 23:51:02	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14520918	Email/PDF: cbp@onemainfinancial.com	Jun 27 2022 23:50:52	OneMain Financial, PO Box 742536, Cincinnati, OH 45274-2536
14520919	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14520920	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2022 23:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14520921	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2022 23:48:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14690817	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2022 23:48:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14772795	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2022 23:50:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14522538	+ Email/PDF: rmscedi@recoverycorp.com	Jun 27 2022 23:51:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14640657	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14661862	+ Email/Text: ebnpeoples@grblaw.com	Jun 27 2022 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14660975	+ Email/Text: ebnpwsa@grblaw.com	Jun 27 2022 23:48:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14520922	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2022 23:50:54	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14520924	Email/PDF: gecsedl@recoverycorp.com	Jun 27 2022 23:51:03	Synchrony Bank / JCP, PO Box 960090, Orlando, FL 32896-0090
14520925	^ MEBN	Jun 27 2022 23:44:48	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14670645	Email/PDF: ebn_ais@aisinfo.com	Jun 27 2022 23:51:11	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14520926	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 27 2022 23:48:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14641293	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 28 2022 12:45:59	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14644184	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 27 2022 23:48:00	Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 33

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	##+	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14520915	##	JPMorgan Chase Bank N.A., PO Box 100564, Florence, SC 29502-0564

TOTAL: 3 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Amanda Rauer	on behalf of Creditor WELLS FARGO BANK N.A. amanda.rauer@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Terri L. Ayers chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2022

Form ID: pdf900

Total Noticed: 37

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11